

FISCAL NOTE

SB 2844 - HB 3149

February 24, 2006

SUMMARY OF BILL: Establishes the “Women’s Health Improvement Act of 2006” which authorizes the Department of Health to conduct a statewide initiative to increase gynecological cancer research, includes HPV detection methods for women in the definition of cervical cancer examinations and requires third party payers to cover HPV, and requires each managed health insurance issuer to maintain a network that allows an enrollee to choose an obstetrician or gynecologist as her primary care provider.

ESTIMATED FISCAL IMPACT:

Increase State Expenditures – Not Significant

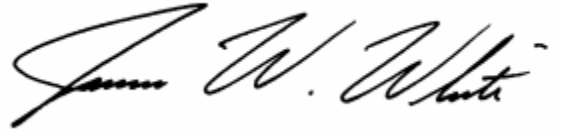
Potential Impact on Health Insurance Premiums (required by Tenn. Code Ann. § 3-2-111): Such legislation will not have a significant impact on the cost of health insurance premiums because several of the major health insurance policies currently provide PAP smear and HPV testing.

Assumptions:

- The Department of Health, through the Tennessee Breast and Cervical Screening Program, currently does the outreach education proposed in the bill. New gynecological cancer awareness materials will need to be created and/or purchased to include HPV information. Any increase in expenditures could be absorbed within existing resources.
- The Department of Commerce and Insurance would be responsible for the administration and enforcement of the provisions mandating cervical cancer exams and screening coverage and network adequacy for women. The Department currently regulates coverage for all other mandated benefits and could absorb any additional workload and/or expenditures.
- The State of Tennessee Group Insurance Plan currently covers annual PAP smear tests and HPV tests and would not have an increase in expenditures.
- TennCare currently covers regular cervical cancer screenings as medically necessary and allows women the option of choosing an ob/gyn as a primary care provider.

CERTIFICATION:

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, reading "James W. White". The signature is written in a cursive style with a large, stylized "J" and "W".

James W. White, Executive Director